

| Information to identify the case: | | |
|--|----------------------------------|---|
| Debtor 1 | Karl A. Fisher | Social Security number or ITIN xxx-xx-0163 |
| | First Name Middle Name Last Name | EIN -- |
| Debtor 2 | Jennifer A. Fisher | Social Security number or ITIN xxx-xx-8982 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: 14-10758-TPA | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karl A. Fisher

Jennifer A. Fisher

1/26/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Karl A. Fisher
Jennifer A. Fisher
Debtors

Case No. 14-10758-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dpas

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Date Rcvd: Jan 26, 2021

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Karl A. Fisher, Jennifer A. Fisher, 535 Liberty Street, Grove City, PA 16127-2208 |
| cr | + U.S. Bank Trust National Association, as Trustee o, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305 |
| 13881706 | + Bank of New York Mellon, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493 |
| 13881707 | + Brighton Radiology Associates, 3572 Brodhead Road Ste 201, Monaca, PA 15061-3141 |
| 13881710 | + Central Cardiovascular Assocs, 1350 Locust St., Ste. 100, Pittsburgh, PA 15219-4738 |
| 13881713 | Direct Rewards (HSBC), P.O. Box 71105, Charlotte, NC 28272-1105 |
| 13903310 | + Grove City Borough, 123 W. Main St. #110, Grove City, PA 16127-1299 |
| 13881716 | Grove City Medical Center, 631 North Broad Street Ext., Grove City, PA 16127-4603 |
| 15155763 | + Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096 |
| 13881718 | Ocwen Loan Servicing, P.O. Box 785053, Orlando, FL 32878-5053 |
| 13881719 | + Ocwen Loan Servicing, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493 |
| 14007637 | + PHEAA, PO Box 8147, Harrisburg, PA 17105-8147 |
| 13881720 | Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760 |
| 13881721 | + SKO Brenner American, P.O. Box 230, Farmingdale, NY 11735-0230 |
| 13881723 | + SRU Federal Credit Union, 235 Grove City Rd., Slippery Rock, PA 16057-8525 |
| 13903023 | + SRU Federal Credit Union, c/o S.R. Law, LLC, 631 Kelly Blvd., PO Box 67, Slippery Rock, PA 16057-0067 |
| 13881722 | SRU Federal Credit Union, Customer Service, P.O. Box 30495, Tampa, FL 33630-3495 |
| 13979482 | The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605 |
| 13881724 | + Tri Rivers Surgical, 9104 Babcock Blvd, Suite 2120, Pittsburgh, PA 15237-5818 |
| 15106665 | U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184 |

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Jan 27 2021 05:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jan 27 2021 02:48:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Jan 27 2021 05:43:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jan 27 2021 02:48:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 13881705 | EDI: ARSN.COM | | |

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|----------|---|----------------------|---|
| | | Jan 27 2021 05:43:00 | ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023 |
| 13941182 | + Email/Text: BKRMailOps@weltman.com | Jan 27 2021 02:49:00 | Atlantic Credit & Finance Special Finance Unit III, GE CAPITAL RETAIL BANK, c/o Weltman, Weinberg & Reis, 436 Seventh Avenue, Ste 1400, Pittsburgh, PA 15219-1827 |
| 13881709 | EDI: CAPITALONE.COM | Jan 27 2021 05:33:00 | Capital One Bank, P.O. Box 5155, Norcross, GA 30091 |
| 13881708 | + EDI: CAPITALONE.COM | Jan 27 2021 05:33:00 | Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281 |
| 13881712 | + Email/Text: bdsupport@creditmanagementcompany.com | Jan 27 2021 02:49:00 | Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 |
| 13881714 | EDI: RMSC.COM | Jan 27 2021 05:33:00 | GEICB/Amazon, P.O. Box 960013, Orlando, FL 32896-0013 |
| 13881715 | + EDI: RMSC.COM | Jan 27 2021 05:33:00 | GEICB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036 |
| 13881711 | EDI: JPMORGANCHASE | Jan 27 2021 05:33:00 | Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850 |
| 13924777 | EDI: PRA.COM | Jan 27 2021 05:43:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15276229 | Email/Text: bknotices@sns.com | Jan 27 2021 02:50:00 | SN Servicing Corporation, 323 5th street, Eureka, CA 95501 |

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Ocwen Loan Servicing, LLC as servicer for The Bank |
| cr | | The Bank of New York Mellon etal |
| cr | | The Bank of New York Mellon f/k/a The Bank of New |
| cr | | U.S. Bank National Association, not in its individ |
| 13885199 | * | ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023 |
| 13885200 | *+ | Bank of New York Mellon, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493 |
| 13885201 | *+ | Brighton Radiology Associates, 3572 Brodhead Road Ste 201, Monaca, PA 15061-3141 |
| 13885203 | *P++ | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank, P.O. Box 5155, Norcross, GA 30091 |
| 13885202 | *+ | Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281 |
| 13885204 | *+ | Central Cardiovascular Assocs, 1350 Locust St., Ste. 100, Pittsburgh, PA 15219-4738 |
| 13885206 | *+ | Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 |
| 13885207 | * | Direct Rewards (HSBC), P.O. Box 71105, Charlotte, NC 28272-1105 |
| 13885208 | * | GEICB/Amazon, P.O. Box 960013, Orlando, FL 32896-0013 |
| 13885209 | *+ | GEICB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036 |
| 13885210 | * | Grove City Medical Center, 631 North Broad Street Ext., Grove City, PA 16127-4603 |
| 13885205 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850 |
| 13885211 | * | Monarch Recovery Management Inc., P.O. Box 21089, Philadelphia, PA 19114-0589 |
| 13885212 | * | Ocwen Loan Servicing, P.O. Box 785053, Orlando, FL 32878-5053 |
| 13885213 | *+ | Ocwen Loan Servicing, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493 |
| 13885214 | * | Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760 |
| 13885215 | *+ | SKO Brenner American, P.O. Box 230, Farmingdale, NY 11735-0230 |
| 13885217 | *+ | SRU Federal Credit Union, 235 Grove City Rd., Slippery Rock, PA 16057-8525 |
| 13885216 | * | SRU Federal Credit Union, Customer Service, P.O. Box 30495, Tampa, FL 33630-3495 |
| 13885218 | *+ | Tri Rivers Surgical, 9104 Babcock Blvd, Suite 2120, Pittsburgh, PA 15237-5818 |
| 13881717 | ## | Monarch Recovery Management Inc., P.O. Box 21089, Philadelphia, PA 19114-0589 |

TOTAL: 4 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VII (NPL) bnicholas@kmlawgroup.com |
| Dai Rosenblum | on behalf of Joint Debtor Jennifer A. Fisher Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com |
| Dai Rosenblum | on behalf of Debtor Karl A. Fisher Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com |
| Elizabeth Lamont Wassall | on behalf of Creditor Ocwen Loan Servicing LLC as servicer for The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A., as Trustee for the benefit of the Certificateholder pakb@logs.com, ewassall@logs.com |
| Jerome B. Blank | on behalf of Creditor The Bank of New York Mellon etal pawb@fedphe.com |
| Office of the United States Trustee | ustpre03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| Sindi Mncina | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VII (NPL) smncina@rascrane.com |
| Stuart P. Winneg | on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc. Mortgage Pass-Throu swinneg@udren.com, cblack@udren.com |
| Thomas Song | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VII (NPL) pawb@fedphe.com |
| Thomas Song | on behalf of Creditor The Bank of New York Mellon etal pawb@fedphe.com |
| Thomas Song | on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc. Mortgage Pass-Throu pawb@fedphe.com |

TOTAL: 12